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## FOREIGN INTELLIGENCE.

FRANCE.—*Summary of Fire Insurance Companies.*—M. Maas, manager of L'Union, of Paris, and one of the Foreign Correspondents of the Institute of Actuaries, has favoured us with the following summary of the operations of the French Proprietary Fire Insurance Companies for the year 1852:—

Name of the Company.	Sums Insured.	Premiums received in the Year.	Interest, &c.	Losses.	Expenses and Commissions.	Dividends paid.
	£.	£.	£.	£.	£.	£.
Nationale .....	190,176,934	148,626	9,532	61,801	50,502	44,000
Générale .....	182,288,180	148,409	6,891	65,980	55,101	25,680
Phénix .....	146,365,764	142,810	16,353	83,695	49,857	27,200
Union .....	91,051,674	82,034	5,367	38,336	29,909	20,000
Soleil .....	79,388,754	78,415	"	31,163	24,824	4,000
France .....	93,920,183	84,731	7,571	33,554	35,569	14,000
Urbaine .....	88,201,961	75,846	2,228	27,448	39,410	7,000
Providence ....	60,851,868	48,464	2,009	16,940	23,470	4,000
Other Companies	94,459,769	93,143	4,038	38,779	43,356	4,240
	1,026,705,087	902,478	53,989	397,696	351,998	150,120
Amount insured by Mutual Companies, £388,240,000.						

A similar table, for the year 1851, will be found in the *Assurance Magazine*, vol. iii. p. 163, together with a comparison for the year 1850. Exclusive of the Palladium, which does not appear in the present account, the sums insured have increased from £963,854,254 to £1,026,705,087. The ratio of premiums to the sums insured has scarcely differed at all in the three years, being respectively in 1850, .085, in 1851, .0877, and in 1852, .0879, per cent. The losses were, in 1850, 50.18 per cent. of the premiums received; in 1851, 42.8 per cent. on the premiums received, and .0375 per cent. of the total sum assured; and in 1852, they were 44.07 per cent. of the premiums received, or .0387 per cent. on the sums insured. The proportion of expenses has slightly increased in the last year, being, in 1850, 37.02 per cent., in 1851, 37.125 per cent., and in 1852, very close upon upon 39 per cent., of the premiums. The total dividends, however, had increased from £135,800 to £150,120 in the last year, increasing from 12.85 per cent. in 1850, on the premiums received, to 15.19 per cent. in 1851, and to 16.63 per cent. in 1852.

The mutual Fire Insurance Companies are stated to insure a total sum of £388,240,000, making the total fire insurances in France, in 1852, very nearly £1,415,000,000 sterling. (S. B.)

GERMANY.—We have been favoured with the following statement by Herr Rath G. Hopf, the able manager of the Gotha Life Assurance Company, showing the

*New Business and Position of the Life Assurance Companies of Germany in the Year 1852.*

Estab- lished.	Name of Company.	Year.	Assurances existing at the beginning of the Year.		New Assurances during the Year.		Assurances existing at the end of the Year.		Income (Premiums and Interest).	Claims paid.		Expenses of Management.				Assurance Fund.			Share Capital.	
			Persons.	Sums.	Persons.	Sums.	Persons.	Sums.		Per- sons.	Sums.	Absor- bate.	Per Cent. of Income	Per £1,000 of Assured Sums at the end of the Year.	In General.	Reserve and advanced Premiums.	Clear Surplus.	Nominal.	Paid up.	
1829	Gotha .....	1852	16,855	£. 3,814,614	1,423	332,371	17,715	£. 4,004,057	180,501	333	£. 78,486	£. 7,225	400	£. 180	986,619	800,442	165,399	£.	Mutual	£.
1829	Lubeck .....	1852	*2,040	438,883	*590	126,695	*2,330	498,977	24,060	59	13,797	3,389	1,409	679	64,609	..	..	72,857	7,286	Mutual
1831	Leipzig .....	1852	4,479	741,200	268	36,214	4,552	747,457	34,413	114	17,671	2,187	635	293	184,569	159,161	19,308	Mutual	Mutual	Mutual
1831	Hanover .....	1852-3	{ 2,919 Policies.	240,014	{ 82 Policies.	7,786	{ 2,913 Policies.	241,400	7,884	49	4,671	496	629	205	36,464	..	..	Mutual	Mutual	Mutual
1834	Trieste .....	1852	*2,320	498,810	*290	62,188	*2,520	541,000	32,061	..	..	..	..	..	87,001	74,920	12,081	200,000	20,000	Mutual
1836	Berlin .....	1852	6,985	1,163,371	554	81,357	7,225	1,198,600	59,592	173	32,529	3,476	583	290	232,126	189,072	43,054	142,857	28,571	Capital of the Loan Bank.
1836	Munich .....	1852	1,423	146,653	354	38,506	1,644	172,824	*6,857	28	2,441	..	..	..	27,621	..	..	..	..	Mutual
1840	Vienna .....	1852	1,850	147,038	612	26,605	2,388	167,771	7,548	*31	2,711	1,000	1,325	596	22,429	18,692	3,737	Mutual	Mutual	Mutual
1842	Brunswick ..	1852	668	51,543	68	5,328	715	54,743	1,856	9	1,000	..	..	..	5,637	..	..	..	..	Mutual
1845	Frankfort .. In Hamburg—	1852	709	139,340	173	33,362	803	154,873	6,743	11	1,375	917	1,360	592	31,171	..	..	244,898	24,490	Mutual
1846	Hammonia.	1852	1,128	77,643	201	19,565	*1,230	84,724	3,164	*27	1,871	1,404	4,438	1,657	2,068	..	..	..	1,230	Mutual
1847	Janus .....	1852	{ 2,561 Policies.	316,108	{ 621 Policies.	71,865	{ 2,945 Policies.	357,703	12,949	42	5,421	2,360	1,823	660	..	..	..	71,429	7,143	Mutual
	Total ..	..	43,937	7,775,217	5,236	841,842	46,980	8,224,129	377,628	876	161,973				1,680,314			732,041	88,720	Mutual

\* Approximated.

In vol. iii. of the *Assurance Magazine*, p. 233, will be found a similar statement, for the same Companies, for the year 1850; and we are glad to perceive that whilst there has been a considerable increase in the new and the existing business, there is a positive, though small, diminution in the amount of claims in the year. The average amount of the sum assured to each person has been—on the new business, £161, and on the business existing at the end of the year, £175; and the average of each claim has been £185. The absolute expenses of management have increased in the total about 10 per cent. in the two years, but relatively to the total income are extremely moderate, being, in the case of nine Companies founded between 1829 and 1848, 6·7 per cent. of the total income in 1850, and nearly the same rate per cent. on the increased income in 1852. The general progress of life assurance made in Germany will be seen in the following comparison:—

	1850.		1852.		Increase per Cent.	
	Persons.	Sums.	Persons.	Sums.	Persons.	Sums.
		£.		£.		£.
Assurances existing at the beginning of the year . . . . .	38,937	7,053,131	43,937	7,775,217	12·8	10·2
New assurances during the year . . . . .	4,355	718,485	5,236	841,842	20·2	17·2
Assurances existing at the end of the year . . . . .	41,474	7,401,906	46,980	8,224,129	13·3	11·1
Income—Premiums and interest . . . . .	..	334,620	..	377,628	..	12·9
Claims paid . . . . .	823	162,351	876	161,973	6·4	Small decrease.
Assets . . . . .	..	1,418,857	..	1,680,314	..	18·4

(S. B.)

JAMAICA.—*Report of the Jamaica Mutual Life Assurance Society, Kingston, 1st September, 1853.*—The directors have to submit to the members of the Society their report on the business and general position of the Institution, for the six months ending on the 4th July, and for the further period ending on the 25th of that month, embracing the second half year's premiums and other intromissions to that date. During the period aforesaid, and up to the present date, thirteen proposals have been made, amounting to £4,950, all of which (with the exception of one for £500) have been accepted, while during the same period three deaths have taken place, involving calls amounting to £1,800.

On the subject of the reference to the Government Actuary, already so frequently alluded to, the directors would draw the attention of members to the following letter from that gentleman to the chairman's agents in London, who were requested personally to communicate with him on the subject of the unaccountable and annoying delay which had taken place in the transmission of his report.

“National Debt Office, 14th July, 1853.

“Gentlemen,—The case of the Jamaica Mutual Life Insurance Company has been for some time in preparation, and would have been earlier disposed of, although requiring great deliberation, but for the circumstance that the recent introduction into Parliament of several new measures, such as the Succession Duties Bill and the Savings Banks Life Annuities, &c., &c., has during the last few months thrown a perfectly unprecedented amount of public business on my peculiar department.

"I have lately resumed consideration of the subject, however, and hope, as soon as I can get breathing time at the close of the session, to proceed with it more rapidly, and report without much further delay.

"Messrs. Davidson & Peter." (Signed)

"A. G. FINLAISON.

The directors have further to state in reference to this matter, that such further communications have gone on from Jamaica as must ensure the receipt of the report at no distant period. The delay which has occurred has proved not only inconvenient in the highest degree, looking to the particular points on which the opinion of the actuary was requested, but as a means also of arresting the carrying out of other improvements in the general arrangements of the Society, now under the consideration of the directors, but the submitting of which to the members of the Society must be postponed until the special general meeting following on the receipt of the long-looked-for report, and which will be convened by the directors the first moment they are in a situation to do so.

The directors deem it right to notice that the secretary claims some consideration for the assistance afforded by him to the actuary, under the direction of the general meeting of November, 1851.

At present, it only remains to them to invite attention to the accounts for the portion of the year involved, and which, all circumstances considered, the peculiar situation of the country more particularly, it is hoped will be found satisfactory to all, as furnishing unquestionable evidence of the prosperity and public utility of the Association.

*Statement of Affairs, July 4th, 1853.*

<i>Dr.</i>	£.	s.	d.
To claims outstanding . . . . .	51	12	3
Receipts towards a contingent reversionary annuity . . . . .	182	8	0
	234	0	3
Surplus, 1853 . . . . .	46	4	0
Premiums on assurances, 1853—first six months . . . . .	2,793	3	10
Interest accrued on investments, ditto . . . . .	718	6	5
Gross surplus arising on the year, 1852 . . . . .	4,383	17	2
Same for the period between 1 May, 1844, and 5 Jan., 1852 —now under the consideration of the Government Actuary	17,717	9	1
	£25,893	0	9
<i>Cr.</i>	£.	s.	d.
By Island Treasury . . . . .	24,593	0	0
Ditto, interest accrued . . . . .	645	16	8
Colonial Bank . . . . .	68	18	7
Loans upon policies . . . . .	239	13	1
Office furniture . . . . .	86	7	0
Law expenses, 6 months . . . . .	11	8	0
Directors' fees, ditto . . . . .	24	13	6
Current expenses—			
Rent . . . . .	£12	10	0
Office servant . . . . .	4	16	0
Secretary, 6 months . . . . .	125	0	0
Medical fees and commission . . . . .	16	16	0
Advertising and printing . . . . .	34	12	0
Stationery and petty disbursements . . . . .	19	9	11
Bank commission . . . . .	10	0	0
	223	3	11
	£25,893	0	9

Calls on the Society over the first six months, and payable during the present year—say, £1,000, £500, and £300; equal to £1,800, to be provided over the last six months.

Contracts carried forward to the next six months, £86,450—say, 167 in number, on 147 lives, £1,800 being on policies for limited terms, and £84,650 on policies for the whole term of life; to which is further to be added a contract for a contingent reversionary annuity of £200.

<i>Dr. Statement of Affairs, July 25th, 1853.</i>			
To claims outstanding, beyond £1,800 as before mentioned, falling due during the year . . . . .	£.	s.	d.
		13	10 3
To receipts towards a contingent reversionary annuity . . . . .		212	8 0
		<hr/>	
		225	18 3
Surplus, 1853 . . . . .		46	4 0
Premiums on assurances, 1853, to date . . . . .		4,914	5 3
Interest accrued to date . . . . .		818	14 10
Gross surplus arising on the year 1852 . . . . .		4,383	17 2
Gross surplus prior thereto . . . . .		17,717	9 1
		<hr/>	
		£28,106	8 7
		<hr/>	
<i>Cr.</i>			
		£.	s. d.
Island Treasury as of this day, bearing interest at 6 per cent. per annum . . . . .		25,500	0 0
Orders, &c. on same, for stipends and public dues, bearing 6 per cent. interest . . . . .		435	0 2
Colonial Bank at call . . . . .		1,320	7 5
Loans upon policies, bearing 6 per cent. interest . . . . .		439	13 1
Overdue premiums . . . . .		8	10 0
Office furniture . . . . .		86	7 0
		<hr/>	
		£27,789	17 8
Law expenses . . . . .		11	8 0
Directors' fees . . . . .		28	7 0
Current expenses to date . . . . .		276	15 11
		<hr/>	
		£28,106	8 7

Contracts as above stated.

## CORRESPONDENCE.

### ON THE INADEQUACY OF EXISTING DATA FOR DETERMINING THE RATE OF MORTALITY AMONG SELECT LIVES.

*To the Editor of the Assurance Magazine.*

SIR,—Will you be so good as to insert the few following observations in reference to Mr. Farren's letter in last Number, commenting on the paper which appeared there upon the inadequacy of existing data for determining the rate of mortality among select lives?

First, in regard to the deduction made by me in Section VII.—that the Gotha experience exhibited a rate of mortality of about  $\frac{1}{2}$  per cent. during the first year—let me say, that it seems to me a necessary consequence of the statements to which I have referred; but I have been informed by a gentleman conversant with the original tables, that the result inferred is not legitimately deducible. I am not acquainted with the tables myself, but, in